FILE NO.: BAC-11-10203

BILL GARRETT, Davidson County
Trans:T20120015063 DEEDWARR
Recvd: 03/01/12 10:26 3 pgs
Fees:18.00 Taxes:571.05
20120301-0017930

MIN# 1001337-0003467328-8
MERS PHONE# 1-888-679-6377

PREPARED BY AND RETURN TO:

RUBIN LUBLIN SUAREZ SERRANO, LLC
119 S. MAIN STREET, SUITE 500
MEMPHIS, TN 38103

WARRANTY DEED IN LIEU

Name and Address of New Owner:	Improved Property Known as:	Send Tax Bills to:
Bank of America, N.A., as successor by merger to BAC Home Loans Servicing, LP f/k/a Countrywide Home Loans Servicing, LP 7105 Corporate Drive PTX-A-274 Plano, TX 75024	1753 MERRITT ST OLD HICKORY, TN 37138	Bank of America, N.A., as successor by merger to BAC Home Loans Servicing, LP f/k/a Countrywide Home Loans Servicing, LP 7105 Corporate Drive PTX-A-274 Plano, TX 75024

MAP PARCEL NUMBER: 053060A00500CO

THIS INDENTURE, dated 12/14, 2011, between **LINDA DITTA, AN UNMARRIED WOMAN**, Grantor, and **BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP**, Grantee.

In this deed, wherever the context so requires, the masculine gender includes feminine and/or neuter and the singular number includes the plural. Wherever herein a verb, pronoun or other part of speech is used in the singular, and there be more than one Grantor or Grantee, said singular part of speech shall be deemed to read as the plural, and each Grantor shall always be jointly and severally liable for the performance of every promise and agreement made herein. Wherever herein Grantor or Grantee is used, the same shall be considered to mean as well, the heirs, executors, administrators, successors, representatives and assigns of the same.

WITNESSETH, THAT:

The Grantor, for and in consideration of the sum of ONE DOLLAR ($1.00) and other good and valuable consideration the receipt adequacy and sufficiency of which are hereby acknowledged by Grantor, Grantor has bargained, sold, and by these presents does grant, bargain, sell and convey unto the said Grantee, all of Grantor's right, title and interest of any kind or nature whatsoever in and to all the following described property:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 5 ON THE PLAN OF WATERFORD SUBDIVISION, PHASE I, AS SHOWN BY PLAT OF RECORD IN PLAT BOOK 6900, PAGE 569, IN THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO LINDA DITTA FROM TERESA L. WAYMAN CZAPLEWSKI AND HUSBAND, JASON CZAPLEWSKI. BY DEED DATED AUGUST 24, 2007, AT INSTRUMENT NO. 20070905-0106355, IN THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

Property Address: 1753 MERRITT ST, OLD HICKORY, TN 37138. Together with any improvements, buildings, fixtures or other property located thereon.

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Together with the property described herein, this conveyance is executed with the express understanding that the full legal and equitable title shall vest in Grantee, but it is the intention of the parties, supported by representations and warranties of the parties, that the Grantee shall take the unencumbered title, and therefore, the vesting of title shall not operate to effect such a merger of interest as to extinguish the Deed of Trust and Agreement from Grantor to Mortgage Electronic Registration Systems, Inc. as nominee for COUNTRYWIDE BANK, FSB, its successors and assigns, dated January 23, 2009, recorded February 2, 2009 at Instrument Number 20090202-0008541, in the Register's Office for Davidson County, Tennessee (the "Security Deed"), as last assigned to Grantee in Assignment of record at Instrument No. 20111017-0080248, in said Register's Office, until such time as the release, satisfaction or cancellation of the lien of said Deed of Trust is filed for record in the said Register's Office, as such extinguishments might serve to promote the priority of any subordinate interests which may be outstanding at the time of such vesting of title contrary to the intention of the parties.

TO HAVE AND TO HOLD, the said tract of land, with all and singular the rights, members and appurtenances thereof, to the same being, belonging, or in any wise appertaining, to the only proper use, benefit, and behoof of said Grantee, its heirs and assigns, forever, in Fee Simple.

AND THE SAID GRANTOR, for himself, his heirs, executors and administrators, will warrant and forever defend the right and title to the above-described property, unto the said Grantee, its heirs and assigns, against the lawful claims of all persons.

Grantor declares that this conveyance is freely and fairly made and in an absolute conveyance and that no other agreements, oral or written, exist with respect to the Property between Grantor and Grantee. Grantor hereby waives any and all right, title and interest in the said Property that may now exist, or may hereinafter arise at law or in equity or otherwise, including, without limitation, any and all equity of redemption, and any and all rights of reinstatement, and any and all rights arising under any moratorium or similar provision for debtor`s relief.

IN WITNESS WHEREOF, the said Grantor has hereunto affixed their hand and seal as of the day of year first written above.

GRANTOR:

Linda Ditta

LINDA DITTA

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned authority, a Notary Public in and for said County, and State the within named LINDA DITTA, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence and who acknowledged herself to be the person described in and who executed the foregoing instrument, and acknowledged that she executed the foregoing instrument for the purposes therein contained by signing the name LINDA DITTA, as such Grantor.

Witness my hand and official seal this 14th day of December, 2011.

Notary Public

My Commission Expires: 3/31/14

(Notary Seal)

MICHAEL T. MOSER
STATE OF TENNESSEE NOTARY PUBLIC
WILSON COUNTY

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AFFIDAVIT OF VALUE

STATE OF TENNESSEE

COUNTY OF DAVIDSON

I, or we, hereby swear or affirm that to the best of affiant's knowledge, information and belief, the actual consideration for the transfer or the value of the property transferred, whichever is greater, is $154,337.72, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Linda Ditta
Affiant:

Subscribed and sworn to before me on this the 14th day of December, 2011.

Notary Public

My commission expires: 3/31/14

(Notary Seal)

MICHAEL MOSER
STATE OF TENNESSEE NOTARY PUBLIC
WILSON COUNTY